



## Annual Plan Review For Sample 401(k) Plan – 932777-01

As one of the many tools and services provided to help you manage your 401(k) Plan, an Annual Plan Review can provide great insight into what is happening with your Plan. Not only will you see where your Plan stands today, but now you and your Plan partners will be empowered to implement a strategy to help you meet your goals for the future.



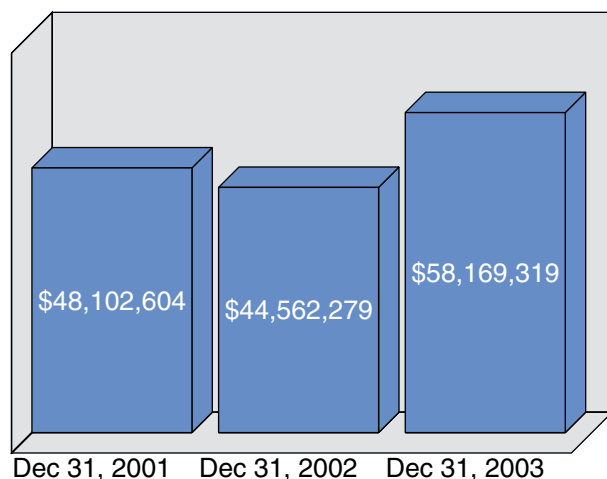
# Your Plan's Growth

Great-West Retirement Services<sup>SM</sup>



## Total Plan Assets

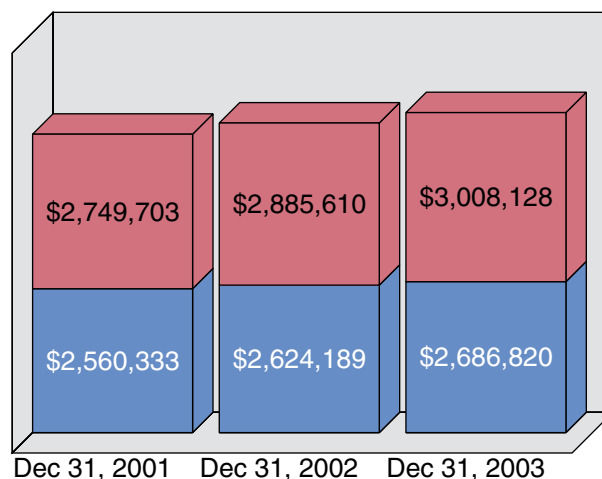
Progression of your Plan's assets including brokerage assets, employer stock assets and loan balances.



Over the past 24 months, your Plan assets have increased by 20.93%.

## Contributions by Source

Contributions by money source.

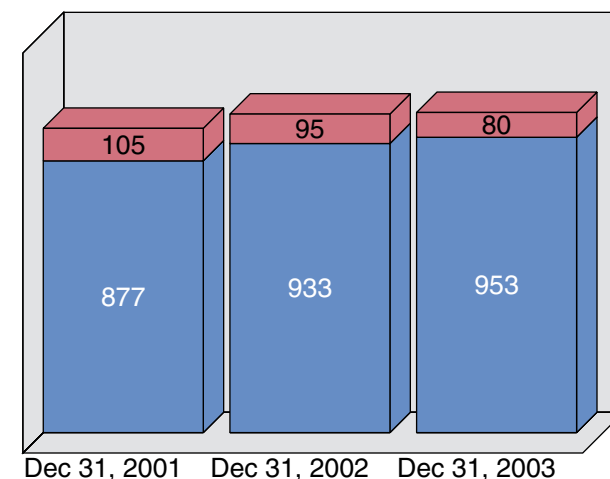


■ Employee ■ Employer

Over the past 24 months, the contributions into your Plan have increased by 7.25%.

## Total Participants

Number of participants who had an account balance or activity.



■ Active ■ Inactive

Over the past 24 months, the number of participants in your Plan has increased by 5.19%.

Participation is highest in plans that offer both a fixed and discretionary match (87.1%) and lowest in plans offering no company match (68.9%). For plans that only offer a discretionary match the average participation rate is 84.4%. Plans with fewer than 50 participants have an average participation rate of 88.2%, while plans with 5,000 or more participants have an average participation rate of 72.8%.

Information provided by the 46th Annual Survey of Profit Sharing and 401(k) Plans.

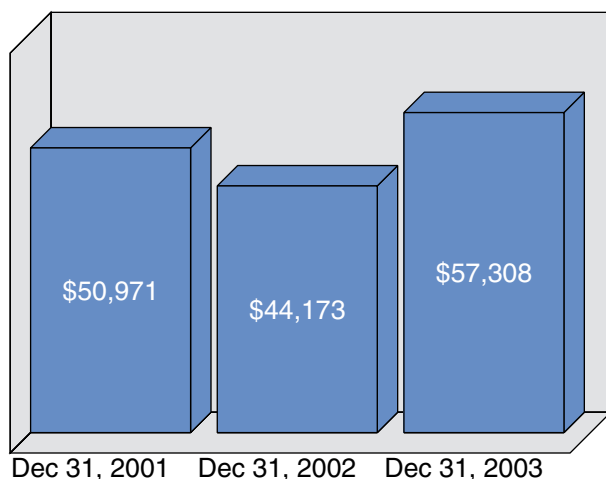
# Your Plan's Growth

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## Average Account Balance

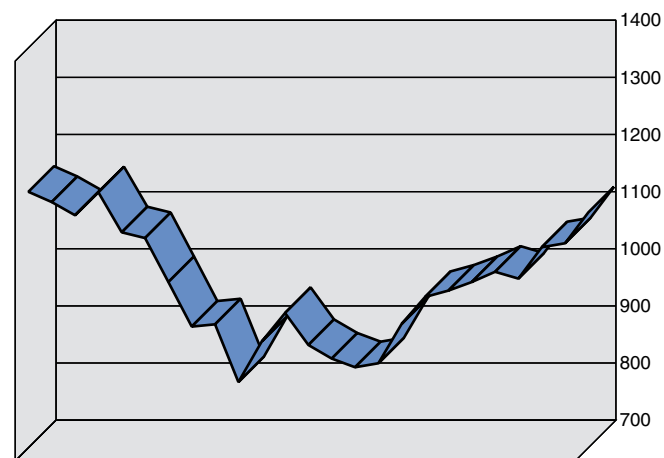
Change in your Participant's average account balance.



Over the past 24 months, your average account balance has increased by 12.43%.

## S&P 500<sup>®</sup> Index\*

Performance of the S&P 500<sup>®</sup> Index\* from Dec 31, 2001 to Dec 31, 2003.



Over the past 24 months, the S&P 500<sup>®</sup> Index\* has decreased by 3.14%.

### ***What is the average 401(k) plan account balance?***

The average account balance (net of plan loans) was \$39,885 at year-end 2002, according to research released as part of the Employee Benefit Research Institute (EBRI) and the Investment Company Institute (ICI) Participant-Directed Retirement Plan Data Collection Project.

\* S&P 500 is a trademark of the McGraw-Hill Companies, Inc. The Standard & Poor's 500 (S&P 500) Index is a basket of 500 stocks that are considered to be widely held. The S&P 500 Index is weighted by market value and its performance is thought to be representative of the stock market as a whole.

**For Broker and Plan Sponsor Use Only**

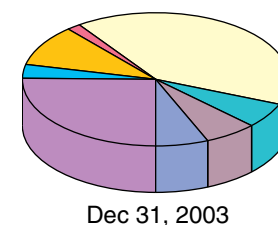
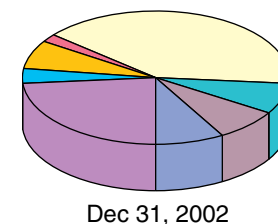
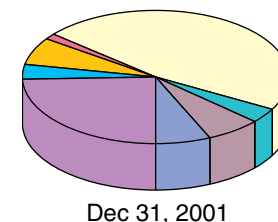
# Your Plan's Diversification

Great-West Retirement Services<sup>SM</sup>



## Asset Allocation Analysis

Asset Class	Investment Option	Dec 31, 2001	% of Assets	Dec 31, 2002	% of Assets	Dec 31, 2003	% of Assets	% Change in Assets
<b>Profile Series</b>	Profile Series 1	\$0.00	0.00%					0.00%
	Profile Series 2	\$0.00	0.00%					0.00%
	Profile Series 3	\$0.00	0.00%					0.00%
	Profile Series 4	\$0.00	0.00%					0.00%
	Profile Series 5	\$0.00	0.00%					0.00%
	Maxim Aggressive Profile II	\$6,903,084.38	15.45%	\$5,626,186.18	13.65%	\$8,176,350.43	14.97%	-0.48%
	Maxim Moderately Aggressive Profile II	\$2,584,926.35	5.78%	\$2,421,423.19	5.88%	\$3,356,546.86	6.15%	+0.37%
	Maxim Moderate Profile II	\$886,629.46	1.98%	\$1,104,067.48	2.68%	\$1,366,014.44	2.50%	+0.52%
	Maxim Moderately Conservative Profile II	\$228,908.54	0.51%	\$270,816.86	0.66%	\$351,896.86	0.64%	+0.13%
	Maxim Conservative Profile II	\$173,487.80	0.39%	\$148,629.38	0.36%	\$365,552.79	0.67%	+0.28%
		<b>\$10,777,036.53</b>	<b>24.11%</b>	<b>\$9,571,123.09</b>	<b>23.23%</b>	<b>\$13,616,361.38</b>	<b>24.93%</b>	<b>+0.82%</b>
<b>International<sup>1</sup></b>	Fidelity Advisor Overseas T	\$0.00	0.00%					0.00%
	Maxim INVESCO ADR	\$0.00	0.00%					0.00%
	Putnam International Equity Fund - A	\$1,651,735.00	3.70%	\$1,501,300.34	3.64%	\$0.00	0.00%	-3.70%
	American Funds Europacific Growth - R3					\$1,958,309.69	3.59%	+3.59%
	Janus Worldwide	\$0.00	0.00%					0.00%
	Putnam Global Growth A	\$0.00	0.00%					0.00%
	Maxim Index European	\$0.00	0.00%					0.00%
	Maxim Index Pacific	\$0.00	0.00%					0.00%
		<b>\$1,651,735.00</b>	<b>3.70%</b>	<b>\$1,501,300.34</b>	<b>3.64%</b>	<b>\$1,958,309.69</b>	<b>3.59%</b>	<b>-0.11%</b>
<b>Small Cap<sup>2</sup></b>	Maxim Ariel Small-Cap Value	\$0.00	0.00%					0.00%
	Maxim Loomis Sayles Small-Cap Value	\$0.00	0.00%					0.00%
	State Street Research Aurora A	\$1,698,909.58	3.80%	\$2,296,069.77	5.57%	\$3,324,780.10	6.09%	+2.29%
	Orchard Index 600	\$0.00	0.00%					0.00%
	Lord Abbett Developing Growth A	\$0.00	0.00%					0.00%
	INVESCO Small Company Growth Inv	\$0.00	0.00%					0.00%
	RS Diversified Growth	\$1,185,943.82	2.65%	\$661,400.02	1.60%	\$2,026,430.97	3.71%	+1.06%
		<b>\$2,884,853.40</b>	<b>6.45%</b>	<b>\$2,957,469.79</b>	<b>7.17%</b>	<b>\$5,351,211.07</b>	<b>9.80%</b>	<b>+3.35%</b>
<b>Mid Cap</b>	American Century Equity Income Inv	\$0.00	0.00%					0.00%
	Maxim T. Rowe Price Mid-Cap Growth	\$0.00	0.00%					0.00%
	Lord Abbett Growth Opportunities A	\$591,695.22	1.32%	\$732,443.58	1.78%	\$1,019,445.88	1.87%	+0.55%
		<b>\$591,695.22</b>	<b>1.32%</b>	<b>\$732,443.58</b>	<b>1.78%</b>	<b>\$1,019,445.88</b>	<b>1.87%</b>	<b>+0.55%</b>
<b>Large Cap</b>	Maxim Value Index	\$0.00	0.00%					0.00%
	Putnam Fund for Growth & Income A	\$0.00	0.00%					0.00%
	American Century Equity Growth Inv	\$0.00	0.00%					0.00%
	Dodge & Cox Stock	\$2,973,440.51	6.65%	\$3,506,382.35	8.51%	\$6,005,482.34	11.00%	+4.35%
	Legg Mason Value, FI					\$977,459.32	1.79%	+1.79%
	AIM Charter Fund A	\$0.00	0.00%					0.00%
	Maxim Founder's Growth and Income	\$0.00	0.00%					0.00%



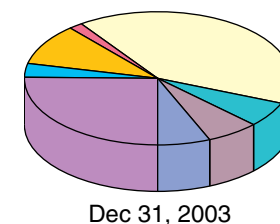
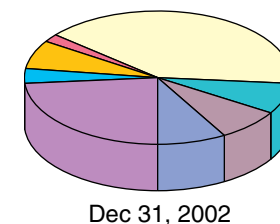
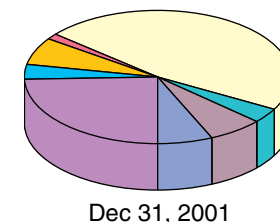
# Your Plan's Diversification

Great-West Retirement Services<sup>SM</sup>



## Asset Allocation Analysis

Asset Class	Investment Option	Dec 31, 2001	% of Assets	Dec 31, 2002	% of Assets	Dec 31, 2003	% of Assets	% Change in Assets
Large Cap	Orchard S&P 500 Index (R)	\$0.00	0.00%					0.00%
	Dreyfus S&P 500 Index	\$0.00	0.00%					0.00%
	MFS Capital Opportunities A	\$0.00	0.00%					0.00%
	Fidelity Advisor Growth Opportunities T	\$0.00	0.00%					0.00%
	Putnam Research A	\$1,022,683.56	2.29%	\$767,632.42	1.86%	\$0.00	0.00%	-2.29%
	BGI Equity Index - Collective F	\$3,870,688.66	8.66%	\$3,104,883.81	7.53%	\$3,967,460.89	7.26%	-1.40%
	AIM Weingarten A	\$0.00	0.00%					0.00%
	American Century Ultra Inv	\$6,149,968.01	13.76%	\$4,220,102.26	10.24%	\$5,287,150.75	9.68%	-4.08%
	Janus Twenty	\$0.00	0.00%					0.00%
	Maxim Growth Index	\$0.00	0.00%					0.00%
	Janus Growth & Income	\$3,563,635.25	7.97%	\$2,900,964.77	7.04%	\$3,360,201.31	6.15%	-1.82%
	AIM Constellation A	\$3,524,860.93	7.89%	\$2,169,994.76	5.27%	\$2,578,226.49	4.72%	-3.17%
		\$21,105,276.92	47.22%	\$16,669,960.37	40.45%	\$22,175,981.10	40.60%	-6.62%
Bond	Maxim Bond Index	\$0.00	0.00%					0.00%
	Maxim Loomis Sayles Bond Portfolio	\$0.00	0.00%					0.00%
	Maxim US Government Mortgage Securities	\$0.00	0.00%					0.00%
	Dodge & Cox Income	\$1,108,899.64	2.48%	\$2,046,117.01	4.96%	\$2,268,901.69	4.15%	+1.67%
	AIM Income Fund - Investor	\$0.00	0.00%					0.00%
	Maxim Short-Term Maturity	\$0.00	0.00%					0.00%
	Vanguard Short Term Federal	\$542,629.19	1.21%	\$979,896.60	2.38%	\$1,081,383.85	1.98%	+0.77%
	Maxim Global Bond	\$0.00	0.00%					0.00%
	\$1,651,528.83	3.69%	\$3,026,013.61	7.34%	\$3,350,285.54	6.13%	+2.44%	
Guaranteed <sup>3</sup>	36 Month Certificate	\$982,024.89	2.20%	\$1,096,806.99	2.66%	\$1,247,870.07	2.28%	+0.08%
	60 Month Certificate	\$577,902.67	1.29%	\$608,430.67	1.48%	\$720,227.95	1.32%	+0.03%
	84 Month Certificate	\$1,421,481.75	3.18%	\$1,504,845.67	3.65%	\$1,642,728.61	3.01%	-0.17%
		\$2,981,409.31	6.67%	\$3,210,083.33	7.79%	\$3,610,826.63	6.61%	-0.06%
Money Market <sup>4</sup>	Maxim Money Market	\$3,058,282.35	6.84%	\$3,545,344.01	8.60%	\$3,532,278.85	6.47%	-0.37%
		\$3,058,282.35	6.84%	\$3,545,344.01	8.60%	\$3,532,278.85	6.47%	-0.37%
Short Term	Short Term Fund I	\$0.00	0.00%					0.00%
		\$0.00	0.00%	\$0.00	0.00%	\$0.00	0.00%	0.00%
Grand Total		\$44,701,817.56	100.00%	\$41,213,738.12	100.00%	\$54,614,700.14	100.00%	



# Your Plan's Diversification



## Asset Allocation Analysis

Great-West Retirement Services<sup>SM</sup> refers to products and services provided by Great-West Life & Annuity Insurance Company and First Great-West Life & Annuity Insurance Company. Great-West Life & Annuity Insurance Company is not licensed to do business in New York. Products are sold in New York by its subsidiary, First Great-West Life & Annuity Insurance Company, Albany, New York. Securities, when offered, are offered through GWFS Equities, Inc., a wholly owned subsidiary of Great-West Life & Annuity Insurance Company and an affiliate of First Great-West Life & Annuity Insurance Company. Depending on your Plan, investment options may be through mutual funds and/or through a group fixed and variable deferred annuity issued by Great-West Life & Annuity Insurance Company or in New York through First Great-West Life & Annuity Insurance Company, Albany, New York. For more information about available investment options, including fees and expenses, please request applicable prospectuses from your local representative. Your Plan may use one of more of the following annuity contract form numbers: QGAC 486, QGAC 289, QGAC 1089, QGAC 490 FFSII, GWLA/CODA 498, GWLA/CODA 599, GFAC 1-02, GFVAC 1-02, or FGWLA/CODA 599, GPF 1-00 (NY).

<sup>1</sup> Foreign investments involve special risks, including currency fluctuations and political developments.

<sup>2</sup> Equity securities of companies with relatively small market capitalization may be more volatile than securities of larger, more established companies.

<sup>3</sup> The Guaranteed Certificate Fund and Guaranteed Portfolio Fund are backed by the general assets of Great-West Life & Annuity Insurance Company.

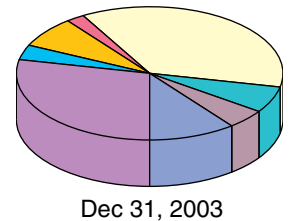
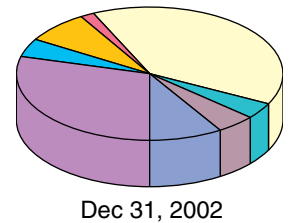
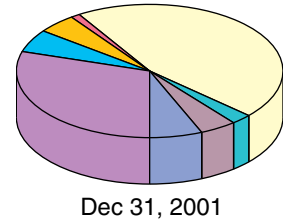
<sup>4</sup> An investment in a Money Market Fund is not insured or guaranteed by the Federal Deposit Insurance Corporation or any other government agency. Although the Fund seeks to preserve the value of your investment at \$1.00 per share, it is possible to lose money by investing in the Fund.

# Your Plan's Contribution Diversification

the power of partnering<sup>SM</sup>

## Contribution Analysis

Asset Class	Investment Option	Dec 31, 2001	% of Assets	Dec 31, 2002	% of Assets	Dec 31, 2003	% of Assets	% Change in Assets
<b>Profile Series</b>	Profile Series 1	\$841,511.36	15.84%					-15.84%
	Profile Series 2	\$284,103.06	5.35%					-5.35%
	Profile Series 3	\$128,111.71	2.41%					-2.41%
	Profile Series 4	\$31,841.30	0.60%					-0.60%
	Profile Series 5	\$35,644.58	0.67%					-0.67%
	Maxim Aggressive Profile II	\$153,507.82	2.89%	\$958,088.10	17.38%	\$926,594.88	16.29%	+13.40%
	Maxim Moderately Aggressive Profile II	\$50,343.93	0.95%	\$334,039.19	6.06%	\$354,345.61	6.22%	+5.27%
	Maxim Moderate Profile II	\$28,916.36	0.54%	\$227,351.59	4.13%	\$225,140.97	3.95%	+3.41%
	Maxim Moderately Conservative Profile II	\$6,697.62	0.13%	\$42,036.96	0.76%	\$41,859.29	0.74%	+0.61%
	Maxim Conservative Profile II	\$6,216.88	0.12%	\$31,257.25	0.57%	\$43,812.20	0.77%	+0.65%
		<b>\$1,566,894.62</b>	<b>29.50%</b>	<b>\$1,592,773.09</b>	<b>28.90%</b>	<b>\$1,591,752.95</b>	<b>27.97%</b>	<b>-1.53%</b>
<b>International<sup>1</sup></b>	Fidelity Advisor Overseas T	\$13,580.27	0.26%					-0.26%
	Putnam International Equity Fund - A	\$45,935.38	0.87%	\$242,807.50	4.41%	\$190,277.11	3.34%	+2.47%
	American Funds Europacific Growth - R3					\$24,912.52	0.44%	+0.44%
	Janus Worldwide	\$32,155.39	0.61%					-0.61%
	Putnam Global Growth A	\$179,861.25	3.39%					-3.39%
	Maxim Index European	\$6,730.38	0.13%					-0.13%
	Maxim Index Pacific	\$15,359.60	0.29%					-0.29%
		<b>\$293,622.27</b>	<b>5.55%</b>	<b>\$242,807.50</b>	<b>4.41%</b>	<b>\$215,189.63</b>	<b>3.78%</b>	<b>-1.77%</b>
<b>Small Cap<sup>2</sup></b>	Maxim Loomis Sayles Small-Cap Value	\$98,384.29	1.85%					-1.85%
	State Street Research Aurora A	\$23,444.32	0.44%	\$290,410.87	5.27%	\$286,571.06	5.03%	+4.59%
	Orchard Index 600	\$38,424.54	0.72%					-0.72%
	Lord Abbett Developing Growth A	\$49,448.42	0.93%					-0.93%
	INVESCO Small Company Growth Inv	\$14,846.86	0.28%					-0.28%
	RS Diversified Growth	\$21,084.84	0.40%	\$129,578.06	2.35%	\$128,818.60	2.26%	+1.86%
		<b>\$245,633.27</b>	<b>4.62%</b>	<b>\$419,988.93</b>	<b>7.62%</b>	<b>\$415,389.66</b>	<b>7.29%</b>	<b>+2.67%</b>
<b>Mid Cap</b>	American Century Equity Income Inv	\$51,298.23	0.97%					-0.97%
	Lord Abbett Growth Opportunities A	\$9,219.11	0.17%	\$104,610.19	1.90%	\$123,087.37	2.16%	+1.99%
		<b>\$60,517.34</b>	<b>1.14%</b>	<b>\$104,610.19</b>	<b>1.90%</b>	<b>\$123,087.37</b>	<b>2.16%</b>	<b>+1.02%</b>
<b>Large Cap</b>	Maxim Value Index	\$56,897.52	1.07%					-1.07%
	Putnam Fund for Growth & Income A	\$78,514.93	1.48%					-1.48%
	American Century Equity Growth Inv	\$13,603.75	0.26%					-0.26%
	Dodge & Cox Stock	\$52,243.64	0.98%	\$432,376.07	7.85%	\$532,008.73	9.34%	+8.36%
	Legg Mason Value, FI					\$13,004.45	0.23%	+0.23%
	AIM Charter Fund A	\$110,212.18	2.08%					-2.08%
	Maxim Founder's Growth and Income	\$27,033.74	0.51%					-0.51%
	Orchard S&P 500 Index (R)	\$282,660.62	5.32%					-5.32%
	Dreyfus S&P 500 Index	\$18,026.58	0.34%					-0.34%
	MFS Capital Opportunities A	\$19,235.83	0.36%					-0.36%





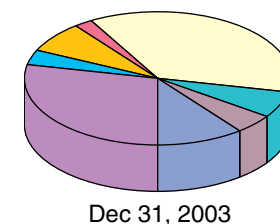
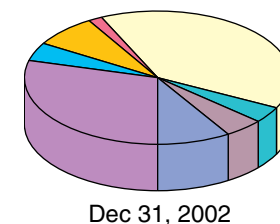
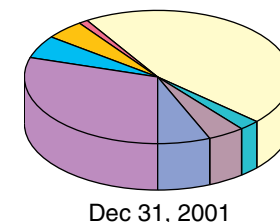
# Your Plan's Contribution Diversification

Great-West Retirement Services<sup>SM</sup>



## Contribution Analysis

Asset Class	Investment Option	Dec 31, 2001	% of Assets	Dec 31, 2002	% of Assets	Dec 31, 2003	% of Assets	% Change in Assets
<b>Large Cap</b>	Fidelity Advisor Growth Opportunities T	\$99,752.60	1.88%					-1.88%
	Putnam Research A	\$20,038.78	0.38%	\$119,569.11	2.17%	\$100,492.35	1.76%	+1.38%
	BGI Equity Index - Collective F	\$56,329.32	1.06%	\$361,833.56	6.57%	\$356,169.29	6.25%	+5.19%
	AIM Weingarten A	\$234,796.61	4.42%					-4.42%
	American Century Ultra Inv	\$647,442.05	12.19%	\$519,671.69	9.43%	\$443,787.73	7.79%	-4.40%
	Janus Twenty	\$49,883.73	0.94%					-0.94%
	Maxim Growth Index	\$145,806.24	2.75%					-2.75%
	Janus Growth & Income	\$64,752.89	1.22%	\$418,280.94	7.59%	\$397,701.25	6.98%	+5.76%
	AIM Constellation A	\$431,404.96	8.12%	\$332,133.70	6.03%	\$257,286.38	4.52%	-3.60%
		<b>\$2,408,635.97</b>	<b>45.36%</b>	<b>\$2,183,865.07</b>	<b>39.64%</b>	<b>\$2,100,450.18</b>	<b>36.87%</b>	<b>-8.49%</b>
<b>Bond</b>	Maxim Loomis Sayles Bond Portfolio	\$16,353.25	0.31%					-0.31%
	Maxim US Government Mortgage Securities	\$60,920.97	1.15%					-1.15%
	Dodge & Cox Income	\$13,766.56	0.26%	\$125,065.95	2.27%	\$231,337.13	4.06%	+3.80%
	AIM Income Fund - Investor	\$10,990.48	0.21%					-0.21%
	Maxim Short-Term Maturity	\$7,917.06	0.15%					-0.15%
	Vanguard Short Term Federal	\$10,608.85	0.20%	\$79,495.36	1.44%	\$131,771.26	2.31%	+2.11%
	Maxim Global Bond	\$20,294.29	0.38%					-0.38%
		<b>\$140,851.46</b>	<b>2.66%</b>	<b>\$204,561.31</b>	<b>3.71%</b>	<b>\$363,108.39</b>	<b>6.37%</b>	<b>+3.71%</b>
<b>Guaranteed<sup>3</sup></b>	36 Month Certificate	\$95,180.49	1.79%	\$109,160.43	1.98%	\$103,185.10	1.81%	+0.02%
	60 Month Certificate	\$59,715.44	1.12%	\$63,838.01	1.16%	\$65,883.28	1.16%	+0.04%
	84 Month Certificate	\$92,055.99	1.73%	\$96,202.60	1.75%	\$102,480.33	1.80%	+0.07%
		<b>\$246,951.92</b>	<b>4.64%</b>	<b>\$269,201.04</b>	<b>4.89%</b>	<b>\$271,548.71</b>	<b>4.77%</b>	<b>+0.13%</b>
<b>Money Market<sup>4</sup></b>	Maxim Money Market	\$346,929.18	6.53%	\$491,992.13	8.93%	\$614,421.03	10.79%	+4.26%
		<b>\$346,929.18</b>	<b>6.53%</b>	<b>\$491,992.13</b>	<b>8.93%</b>	<b>\$614,421.03</b>	<b>10.79%</b>	<b>+4.26%</b>
		<b>\$346,929.18</b>	<b>6.53%</b>	<b>\$491,992.13</b>	<b>8.93%</b>	<b>\$614,421.03</b>	<b>10.79%</b>	<b>+4.26%</b>
<b>Grand Total</b>		<b>\$5,310,036.03</b>	<b>100.00%</b>	<b>\$5,509,799.26</b>	<b>100.00%</b>	<b>\$5,694,947.92</b>	<b>100.00%</b>	



Great-West Retirement Services<sup>SM</sup> refers to products and services provided by Great-West Life & Annuity Insurance Company and First Great-West Life & Annuity Insurance Company. Great-West Life & Annuity Insurance Company is not licensed to do business in New York. Products are sold in New York by its subsidiary, First Great-West Life & Annuity Insurance Company, Albany, New York. Securities, when offered, are offered through GWFS Equities, Inc., a wholly owned subsidiary of Great-West Life & Annuity Insurance Company and an affiliate of First Great-West Life & Annuity Insurance Company. Depending on your Plan, investment options may be through mutual funds and/or through a group fixed and variable deferred annuity issued by Great-West Life & Annuity Insurance Company or in New York through First Great-West Life & Annuity Insurance Company, Albany, New York. For more information about available investment options, including fees and expenses, please request applicable prospectuses from your local representative. Your Plan may use one of more of the following annuity contract form numbers: QGAC 486, QGAC 289, QGAC 1089, QGAC 490 FFSII, GWLA/CODA 498, GWLA/CODA 599, GFAC 1-02, GFVAC 1-02, or FGWLA/CODA 599, GPF 1-00 (NY).

<sup>1</sup> Foreign investments involve special risks, including currency fluctuations and political developments.

<sup>2</sup> Equity securities of companies with relatively small market capitalization may be more volatile than securities of larger, more established companies.

<sup>3</sup> The Guaranteed Certificate Fund and Guaranteed Portfolio Fund are backed by the general assets of Great-West Life & Annuity Insurance Company.

<sup>4</sup> An investment in a Money Market Fund is not insured or guaranteed by the Federal Deposit Insurance Corporation or any other government agency. Although the Fund seeks to preserve the value of your investment at \$1.00 per share, it is possible to lose money by investing in the Fund.



# How Does Your Plan Compare?



the power of partnering<sup>SM</sup>

## Plan Design Benchmarks

Company Matching Contributions		
Frequency	Your Plan	401(k) Industry*
Annually	<input type="checkbox"/>	20.7%
Semi-Annually	<input type="checkbox"/>	0.4%
Quarterly	<input type="checkbox"/>	2.4%
Monthly	<input type="checkbox"/>	13.8%
Payroll Period	<input type="checkbox"/>	60.9%
Other	<input type="checkbox"/>	1.8%

Vesting		
Schedule	Your Plan	401(k) Industry*
Immediate	<input type="checkbox"/>	33.7%
3 Year Cliff	<input type="checkbox"/>	10.4%
5 Year Cliff	<input type="checkbox"/>	8.5%
3, 4, 5 or 6 Year Graded	<input type="checkbox"/>	43.8%
7 Year Graded	<input type="checkbox"/>	4.5%
Other	<input type="checkbox"/>	3.2%

Loans		
	Your Plan	401(k) Industry*
Loans Offered	Yes	86.2%
Average Loan Balance	\$8,576	\$6,765
% of Plan Assets Loaned	6.1%	2.2%
% of Participants with Loans	39.8%	23.1%

Investment Policy Statement		
	Your Plan	401(k) Industry*
Investment Policy Statement	<input type="checkbox"/>	67.5%
No Investment Policy Statement	<input type="checkbox"/>	20.5%
Respondent Uncertain	<input type="checkbox"/>	12.0%

Investment Policy Monitoring		
Frequency	Your Plan	401(k) Industry*
Annually	<input type="checkbox"/>	25.3%
Semi-Annually	<input type="checkbox"/>	13.0%
Quarterly	<input type="checkbox"/>	52.4%
Monthly	<input type="checkbox"/>	8.0%
Other	<input type="checkbox"/>	1.4%

Compliance Testing Results		
	Your Plan	401(k) Industry*
HCE Deferral %		6.3%
NHCE Deferral %		not available
HCE Match %		not available
NHCE Match %		not available

Investment Advice		
	Your Plan	401(k) Industry*
Plans Offering Investment Advice	<input type="checkbox"/>	50.6%

\* Information provided by the 46th Annual Survey of Profit Sharing and 401(k) Plans.

# Account Management Usage



## VRU

Utilization		
	Your Plan Offers	% of Industry Offers*
Enrollments	Yes	31.9%
Contribution Changes	Yes	51.3%
Balance Inquiries	Yes	80.7%
Investment Changes	Yes	79.6%
Loan Modeling	Yes	51.1%
Loan Distributions	Yes	44%
In-Service Distributions	Yes	29.2%
Final Distributions	Yes	31.3%
None	No	17.4%

Statistics												
	Jan 2003	Feb 2003	Mar 2003	Apr 2003	May 2003	Jun 2003	Jul 2003	Aug 2003	Sep 2003	Oct 2003	Nov 2003	Dec 2003
<b>Usage</b>												
Total Distinct Callers	43	31	45	38	46	46	53	48	60	52	42	49
Total Calls	186	146	176	180	198	215	232	222	240	297	205	274
<b>Inquiries</b>												
Account Balance	53	54	32	21	27	44	48	30	20	48	37	24
Allocations	2	2	0	2	2	0	4	2	1	2	0	0
Fund Values	13	5	17	7	11	7	12	5	3	5	1	1
Interest Rates	0	0	1	1	0	1	2	1	0	0	0	1
Loans	2	5	4	6	5	5	15	10	12	13	5	5
Transaction History	9	4	8	3	0	0	0	6	0	1	0	1
<b>Total Inquires</b>	<b>79</b>	<b>70</b>	<b>62</b>	<b>40</b>	<b>45</b>	<b>57</b>	<b>81</b>	<b>54</b>	<b>36</b>	<b>69</b>	<b>43</b>	<b>32</b>
<b>Updates</b>												
Allocations	1	0	1	1	1	0	3	0	2	3	0	0
Change PIN	1	1	0	1	0	0	2	1	0	1	0	1
Dollar Cost Average	0	0	0	0	0	0	0	0	0	0	0	0
Fund Transfers	5	9	3	2	1	1	9	3	3	13	4	6
Loan Requests	0	0	0	3	0	0	2	1	1	2	0	0
Rebalancer	0	0	2	0	0	0	2	0	0	3	0	0
Renewals	0	0	1	0	0	0	0	0	1	0	0	0
<b>Total Updates</b>	<b>7</b>	<b>10</b>	<b>7</b>	<b>7</b>	<b>2</b>	<b>1</b>	<b>18</b>	<b>5</b>	<b>7</b>	<b>22</b>	<b>4</b>	<b>7</b>

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# Account Management Usage



## INTERNET

Utilization		
	Your Plan Offers	% of Industry Offers*
Enrollments	Yes	60.2%
Contribution Changes	Yes	56.2%
Balance Inquiries	Yes	45.3%
Investment Changes	Yes	43.2%
Loan Modeling	Yes	34.7%
Loan Distributions	Yes	45.4%
In-Service Distributions	Yes	46.8%
Final Distributions	Yes	56.3%
None	No	26.6%

Statistics												
	Jan 2003	Feb 2003	Mar 2003	Apr 2003	May 2003	Jun 2003	Jul 2003	Aug 2003	Sep 2003	Oct 2003	Nov 2003	Dec 2003
<b>Usage</b>												
Total Distinct Logins	113	94	107	108	101	129	124	107	118	114	128	139
Total Logins	467	324	495	525	595	742	745	747	747	882	782	930
<b>Inquiries</b>												
Account Balance	288	159	226	156	224	303	248	249	239	367	202	239
Allocations	104	43	0	0	0	0	0	0	0	0	0	0
Fund Returns	30	35	39	49	46	93	74	27	14	36	0	0
Fund Trends	1	0	4	18	12	36	37	24	29	34	66	43
Fund Values	40	34	57	57	80	76	82	81	75	151	99	125
Investment Overview	6	8	10	3	8	7	11	10	7	0	0	0
Personal Return	74	68	144	121	140	222	154	174	113	210	174	243
Transaction History	160	72	83	50	63	67	68	52	33	54	78	93
<b>Total Inquires</b>	<b>703</b>	<b>419</b>	<b>563</b>	<b>454</b>	<b>573</b>	<b>804</b>	<b>674</b>	<b>617</b>	<b>510</b>	<b>852</b>	<b>619</b>	<b>743</b>
<b>Updates</b>												
Allocations	7	11	8	4	8	7	9	9	5	9	11	8
Change PIN	1	2	3	6	2	2	3	6	8	1	0	0
Fund Transfers	7	5	17	15	18	18	23	11	11	22	24	13
Rebalancer	3	1	2	1	7	7	6	7	3	3	6	1
<b>Total Updates</b>	<b>18</b>	<b>19</b>	<b>30</b>	<b>26</b>	<b>35</b>	<b>34</b>	<b>41</b>	<b>33</b>	<b>27</b>	<b>35</b>	<b>41</b>	<b>22</b>

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# Your Contact Information

Great-West Retirement Services™



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Phone (303) 667-4567

Fax (303) 654-1234

E-mail John.Doe@CRM.com

Third Party Administrator: Dynamic TPA

Name Tara Wilson

Phone 937-444-1234

Fax 937-444-4567

E-mail Tara@dynamic.com

Plan Support Center (available 7:00 a.m. – 6:00 p.m. MT):

Phone (877) 694-4015

Fax (303) 737-3414

E-mail plansupport@retirementpartner.com

## Participant Information

KeyWeb<sup>SM</sup> Participant Web site [www.gwrs.com](http://www.gwrs.com)\*

KeyTalk® (voice response system) (800) 456-5112\*

KeyTalk® Spanish (800) 999-4652\*

Hearing Impaired (TDD) (800) 482-5472\*

Customer Service:

Phone 800-338-4015

E-mail [cs401k@gwrs.com](mailto:cs401k@gwrs.com)

\*Access to the Web site and KeyTalk® may be limited or unavailable during periods of peak demand, market volatility, systems upgrades, maintenance, or for other reasons.

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